

Amendments to the Claims

1-28. (Cancelled)

29. (withdrawn) A computer system to provide interfacing between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the computer system comprising:

a communication system interface configured to receive a plurality of communications services events from the communications system;

a processor connected to the communication system and configured to accumulate the communications services events for a billing period for the customer, at an end of the billing period, determine an amount to update the customer account based on the accumulated communications services events, automatically generate an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network, and transmit the update request to a financial bank interface; and

the financial bank interface connected to the processor and configured to transfer the update request from the processor to the financial bank card network.

30. (withdrawn) The communication system of claim 29, wherein:

the processor is configured to generate a pre-authorization and hold request based on one of the communication services event and transmit the pre-authorization and hold request to the financial bank interface; and

the financial bank interface configured to transfer the pre-authorization and hold request to the financial bank interface.

31. (withdrawn) The communication system of claim 29, wherein the processor is configured to tariff and tax the received communications services events.

32. (withdrawn) The communication system of claim 29, wherein:

the processor is configured to receive a pre-authorization and hold response from the financial bank interface and signal the communications service an indication that the

communications service was authorized based on the received pre-authorization and hold response; and

the financial bank interface is configured to transfer the pre-authorization and hold response from the financial bank card network to the processor.

33. (withdrawn) The communication system of claim 29, wherein:

the processor is configured to receive a pre-authorization and hold response from the financial bank interface and signal the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response; and

the financial bank interface is configured to transfer the pre-authorization and hold response from the financial bank card network to the processor.

34. (withdrawn) The communication system of claim 29, wherein the update request comprises a forced post request.

35. (withdrawn) The communication system of claim 29, wherein the processor is configured to calculate a discount or surcharge based on the communications services events.

36. (withdrawn) The communication system of claim 29, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

37. (withdrawn) The communication system of claim 29, wherein the format suitable for the financial bank card network comprises a Visa I, Visa II, ASPDH, or SET format.

38. (Previously Presented) A method for operating an interface computer system to provide an interface between a financial bank card network and a communications system that provides a communications service to a customer with a customer account in the financial bank card network, the method comprising the steps of:

receiving a plurality of communications service events from the communications system;

for each of the plurality of communications service events,
determining if a communications service event is complete,
if the communications service event is not complete, then the method includes
determining an estimated cost of the communications service event, formatting a pre-
authorization and hold request for the estimated cost, and processing the pre-
authorization and hold request over the financial bank card network, and
if the communications service event is complete, then the method includes
determining an actual cost of the communications service event, formatting a first forced
post request for the actual cost, and processing the first forced post request over the
financial bank card network to charge the customer for the communications service
event;
accumulating the plurality of communications service events and associated costs over a
billing period for the customer;
determining whether the customer is due a credit or assessed a surcharge; and
formatting a second forced post request for the credit or the surcharge, and processing the
second forced post request over the financial bank card network.

39. (Previously Presented) The method of claim 38, wherein determining an estimated cost of
the communications service event includes tariffing and taxing the communications service
event.

40. (Previously Presented) The method of claim 38, wherein determining an actual cost of the
communications service event includes tariffing and taxing the communications service event.

41-42. (Cancelled)

43. (Previously Presented) The method of claim 38, wherein in response to processing the pre-
authorization and hold request over the financial bank card network, the method further
comprises:

receiving a pre-authorization and hold response from the financial bank card network;
and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

44. (Previously Presented) The method of claim 38, wherein in response to processing the pre-authorization and hold request over the financial bank card network, the method further comprises:

receiving a pre-authorization and hold response from the financial bank card network;
and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

45. (Previously Presented) The method of claim 38, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

46. (Previously Presented) The method of claim 38, further comprising converting the communications service event into a bank card format.

47. (Previously Presented) The method of claim 46, wherein the bank card format comprises a Visa I, Visa II, ASPDH, or SET format.

48. (Previously Presented) A computer-readable medium having computer-executable instructions for performing steps for providing an interface between a financial bank card network and a communications system that provides a communications service to a customer with a customer account in the financial bank card network, the steps comprising:

- receiving a plurality of communications service events from the communications system;
- for each of the plurality of communications service events,

- determining if a communications service event is complete,

- if the communications service event is not complete, then the method includes determining an estimated cost of the communications service event, formatting a pre-authorization and hold request for the estimated cost, and processing the pre-authorization and hold request over the financial bank card network, and

- if the communications service event is complete, then the method includes determining an actual cost of the communications service event, formatting a first forced post request for the actual cost, and processing the first forced post request over the financial bank card network to charge the customer for the communications service event;

- accumulating the plurality of communications service events and associated costs over a billing period for the customer;

- determining whether the customer is due a credit or assessed a surcharge; and

- formatting a second forced post request for the credit or the surcharge, and processing the second forced post request over the financial bank card network.

49. (Previously Presented) The computer-readable medium of claim 48, wherein determining an estimated cost of the communications service event includes tariffing and taxing the communications service event.

50. (Previously Presented) The computer-readable medium of claim 48, wherein determining an actual cost of the communications service event includes tariffing and taxing the communications service event.

51-52. (Cancelled)

53. (Previously Presented) The computer-readable medium of claim 48, having further computer-executable instructions for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;

and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

54. (Previously Presented) The computer-readable medium of claim 48, having further computer-executable instructions for performing the steps of:

receiving a pre-authorization and hold response from the financial bank card network;

and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

55. (Previously Presented) The computer-readable medium of claim 48, wherein the communications service events are received in a protocol native to devices in the communication system that provide the communication service.

56. (Previously Presented) The computer-readable medium of claim 48, having further computer-executable instructions for performing the step of converting the communications service event into a bank card format.

57. (Previously Presented) The computer-readable medium of claim 56, wherein the bank card format comprises a Visa I, Visa II, ASPDH, or SET format.